

Certificate Number: 15111-PAM-DE-034042545

Bankruptcy Case Number: 19-03422



15111-PAM-DE-034042545

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on February 3, 2020, at 7:42 o'clock PM EST, Ronald Paul Decker completed a course on personal financial management given by internet by BE Adviser, LLC, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: February 3, 2020 By: /s/Ryan McDonough

Name: Ryan McDonough

Title: Executive Director of Education